

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Barbara A. Neiman  
Debtor

Case No. 19-01607-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 24, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:**

Recip ID	Recipient Name and Address
db	+ Barbara A. Neiman, 371 Kunkle Mill Rd., Dover, PA 17315-1925
5186937	+ OIP, 3399 Trindle Road, Camp Hill, PA 17011-2286
5186941	Wellspan Health, PO Vox 742688, Cincinnati, OH 45274-2688

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 24 2024 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5186927	EDI: BANKAMER	May 24 2024 22:33:00	AAA Financial Services, PO Box 15019, Wilmington, DE 19886
5186928	+ EDI: BANKAMER	May 24 2024 22:33:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5207865	+ EDI: BANKAMER2	May 24 2024 22:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5211325	Email/PDF: bncnotices@becket-lee.com	May 24 2024 18:41:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5186930	+ EDI: CITICORP	May 24 2024 22:33:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5186931	+ EDI: CITICORP	May 24 2024 22:33:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
5186932	+ EDI: WFNNB.COM	May 24 2024 22:33:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5186933	+ EDI: WFNNB.COM	May 24 2024 22:33:00	Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5186942	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 24 2024 18:36:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5186934	EDI: DISCOVER	May 24 2024 22:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5188768	EDI: DISCOVER	May 24 2024 22:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5186943	EDI: IRS.COM	May 24 2024 22:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5186929	EDI: JPMORGANCHASE	May 24 2024 22:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5186935	+ Email/Text: PBNCNotifications@peritusservices.com	May 24 2024 18:36:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

5213049	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2024 18:40:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5186936	Email/Text: camanagement@mtb.com	May 24 2024 18:36:00	M & T Bank, Po Box 900, Millsboro, DE 19966
5212040	Email/Text: camanagement@mtb.com	May 24 2024 18:36:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
5196165	+ Email/Text: camanagement@mtb.com	May 24 2024 18:36:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5186946	EDI: PENNDEPTREV	May 24 2024 22:33:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5186946	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2024 18:36:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5186944	Email/Text: fesbank@attorneygeneral.gov	May 24 2024 18:36:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5214679	EDI: PRA.COM	May 24 2024 22:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5186938	+ Email/Text: recovery@paypal.com	May 24 2024 18:36:00	PayPal, Attn: Bankruptcy, 2211 North First Street, San Jose, CA 95131-2021
5187818	EDI: PENNDEPTREV	May 24 2024 22:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5187818	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2024 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5212829	EDI: Q3G.COM	May 24 2024 22:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5187469	+ EDI: AIS.COM	May 24 2024 22:33:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5186939	+ EDI: SYNC	May 24 2024 22:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5186940	+ EDI: SYNC	May 24 2024 22:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5186945	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	May 24 2024 18:36:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5186947	^ MEBN	May 24 2024 18:33:04	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5211280	*+	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0314-1  
Date Rcvd: May 24, 2024

User: AutoDocke  
Form ID: 3180W

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Barbara A. Neiman jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Barbara A. Neiman**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4227

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01607-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara A. Neiman

5/24/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**